



Natural Resources Conservation Service
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November 7, 2006

PENNSYLVANIA BULLETIN NO. PA360-7-3

SUBJECT: PER – 2007 Flexible Spending Accounts (FSA) Open Season

Purpose: To provide information to all employees on Federal Health Benefits Open Season for 2007

Expiration Date: December 31, 2006

Deadline: December 11, 2006

The 2007 Flexible Spending Account Open Season will be held from November 13, 2006 through December 11, 2006. Participants can save between 20% - 40% on everyday expenses with FSAFEDS. Remember - you must re-enroll for 2007.

A Flexible Spending Account, or FSA, is an employee benefit program that allows you to set aside money, on a pre-tax basis, for certain health care and dependent care expenses. That means you keep more of your money. FSAFEDS offers three types of accounts: a general purpose Health Care FSA, a Limited Expense Health Care FSA, and a Dependent Care FSA.

A general purpose Health Care FSA (HCFSA) is used to pay for eligible health care expenses not covered by the Federal Employees Health Benefits Program, the new Federal Employees Dental and Vision Insurance Program, or any other insurance. Expenses such as co-payments, co-insurance, deductibles, over-the-counter medicines, medical supplies, prescription drugs, vision and dental care, even shipping and handling charges for mail-order prescriptions and eligible over-the-counter items are covered.

Go to the following link <https://www.fsafeds.com/fsafeds/eligibleexpenses.asp> to view an extensive list of eligible health care services and products.

A Limited Expense Health Care FSA (LEX HCFSA) is designed for individuals who are enrolled in or covered under a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Under IRS rules, you cannot enroll in a general purpose HCFSA and an HSA at the same time. But you CAN enroll in a LEX HCFSA and an HSA at the same time. A LEX HCFSA limits coverage to eligible dental and vision expenses not covered by other insurance.

Go to the following link <https://www.fsafeds.com/fsafeds/eligibleexpenses.asp> to view eligible dental and vision care expenses covered under a LEX HCFSA.

A Dependent Care FSA (DCFSA) is used to pay for childcare and/or adult dependent care expenses that are necessary to allow you and your spouse (if married) to work, look for work or attend school full-time. You, and your spouse if married, must have earned income during the year in order to be eligible. Go to the following link <https://www.fsafeds.com/fsafeds/eligibleexpenses.asp> to view eligible dependent care expenses.



You must enroll during the upcoming Open Season (November 13 - December 11) to take advantage of these tax-saving accounts - even if you're already enrolled in FSAFEDS for this year! To enroll go to <https://www.fsafeds.com/fsafeds/index.asp> or call a FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337), (TTY: 1-800-952-0450), Monday through Friday, 9:00 a.m. until 9:00 p.m., Eastern Time.

Should you have any questions regarding this open season, please contact Lisa Bonafede, Human Resources Manager at (717) 237-2229.

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CRAIG R. DERICKSON
State Conservationist

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